Disability Rights
RHODE ISLAND

The Designated Protection and Advocacy System for Rhode Island

SSDI Overpayments – What You Need To Know

What is an overpayment?

An **overpayment** is when Social Security gives you more money than it should have.

Why does an overpayment happen?

You might get extra money if:

- You do not tell Social Security that you started working.
- You do not tell Social Security that you got a raise.
- You did tell Social Security about your job, but they did not stop your SSDI in time.

What happens if I get an overpayment?

Social Security will send you a letter. **Look at the letter carefully**. Make sure the information is right. This letter will tell you:

- What months you got extra money.
- How much extra money you got.
- Why it happened.
- What you can do next.

If you do not call or go to their office, Social Security will start taking the money back. This will start **60 days** after the letter was sent. Contact them as soon as possible about the letter.

How can I stop overpayment?

- **Tell Social Security about your income every month.**
- **Read every letter** from Social Security carefully and keep a copy.
- **Keep copies** of everything you send to Social Security.

What can I do if I was overpaid?

Call or visit Social Security as soon as possible. You have **three options**.

1. Ask for a payment plan.

If you agree you got extra money, you can pay the money back.

- If you still get SSDI, Social Security will keep **50% of your SSDI check each month**.
- If 50% is too much, ask Social Security to take less money. Use Form SSA-634. You can find the form here: https://www.ssa.gov/forms/ssa-634.pdf). Add proof that you cannot pay for important things like housing or food if Social Security keeps that money.
- If you stop getting SSDI, you can still make a payment plan. You will have to show how much you can afford to pay.

2. Appeal the overpayment.

If you think Social Security made a mistake, you can ask them to review it. This is called a **Request for Reconsideration**.

- Read the letter and make sure the paycheck information is correct.
- Fill out the Reconsideration form. Add proof that the letter is wrong. This proof can be things like pay stubs or letters from your boss. You can find the form here: secure.ssa.gov/iApplNMD/start.
- You can also call 1-800-772-1213 to ask for Reconsideration.
- You must ask within **60 days** from the date on the letter.

3. Ask for a waiver.

You can ask Social Security for a **waiver**. This means you do not have to pay the money back. You can ask for a waiver if:

- The overpayment was **not your fault**, and
- You **do not have enough money** to pay it back.

Fill out the **waiver form**: ssa.gov/forms/ssa-632-bk.pdf

Important: If you ask for a waiver or appeal, Social Security **cannot take money from you** until they make a final decision.

Can I do both an appeal and a waiver?

Yes. Social Security will decide your appeal first, then look at your waiver request.

Social Security funded the creation of this document under a grant. Although Social Security reviewed this document for accuracy, it does not constitute an official Social Security communication. This communication is printed, published, or produced and disseminated at U.S. taxpayer expense.